

FIG. 1
PRIOR ART

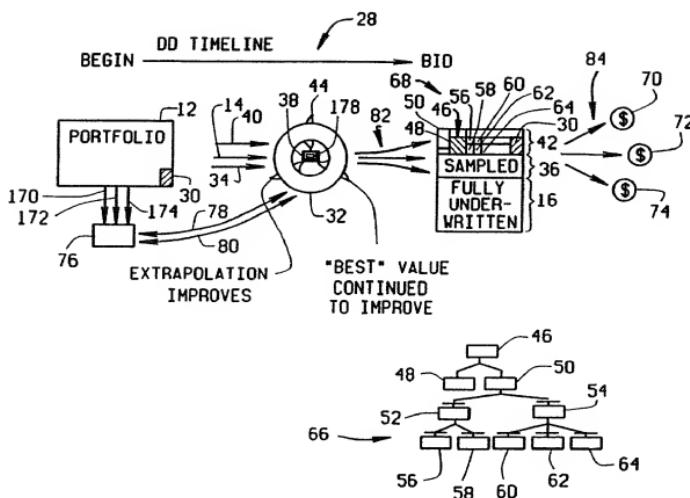
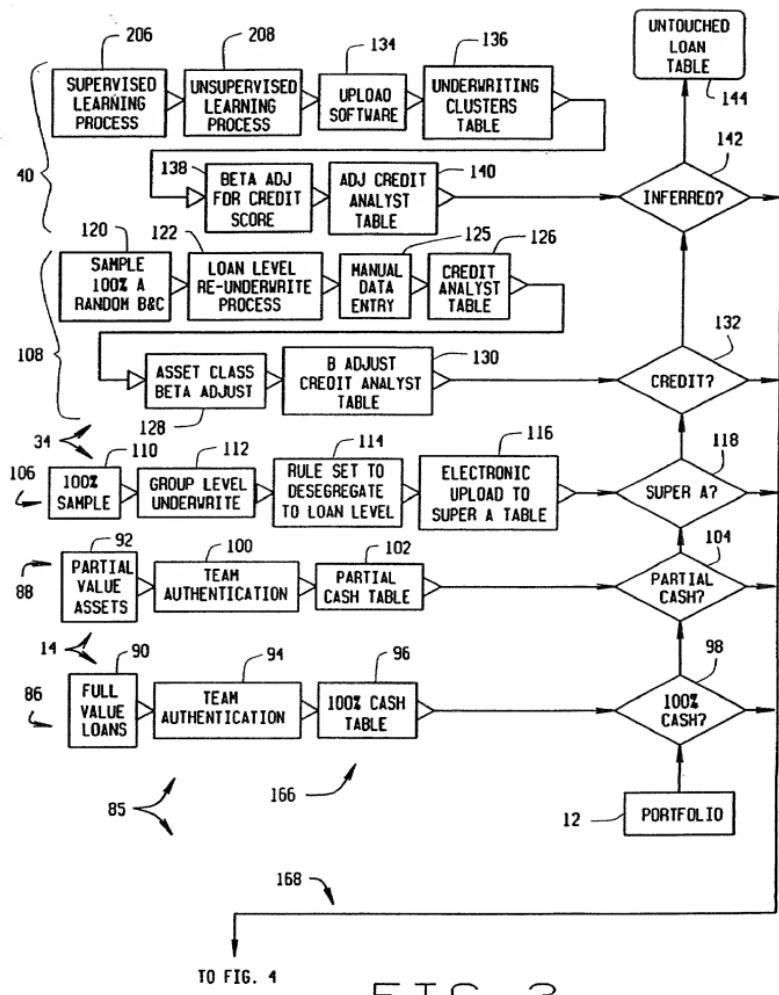


FIG. 2



TO FIG. 4

FIG. 3

FROM FIG. 3

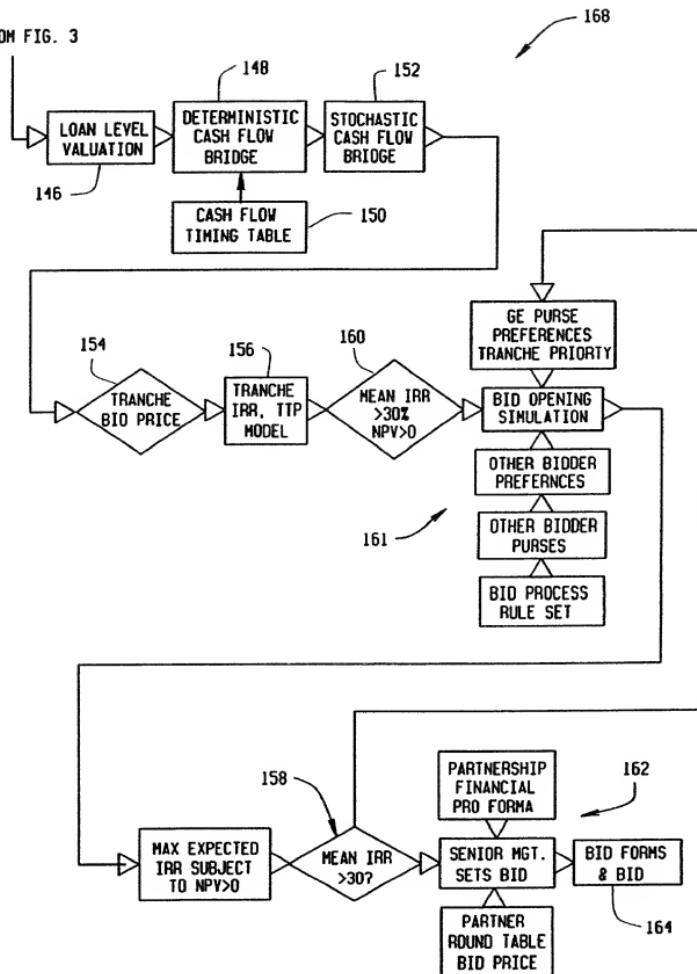


FIG. 4

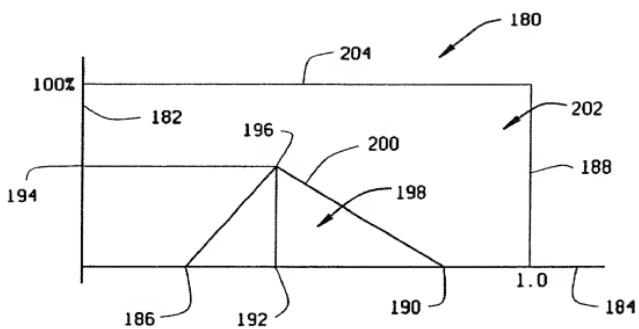


FIG. 5

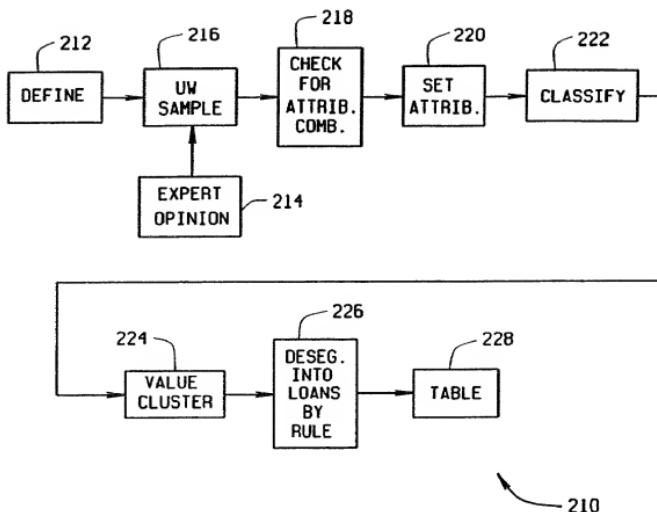


FIG. 6

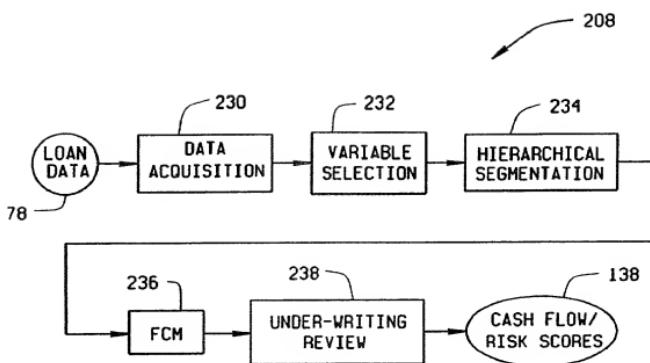


FIG. 7

100000 = 020000000000

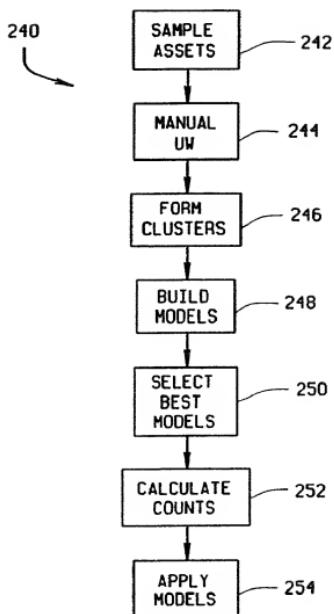


FIG. 8

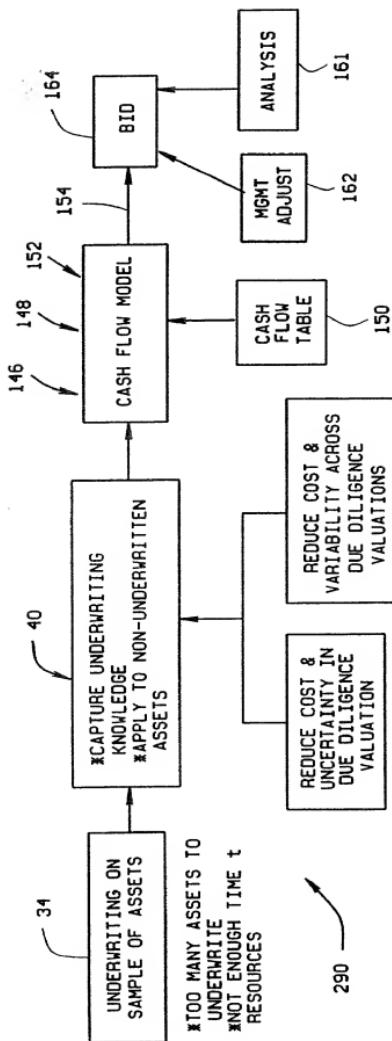


FIG. 9

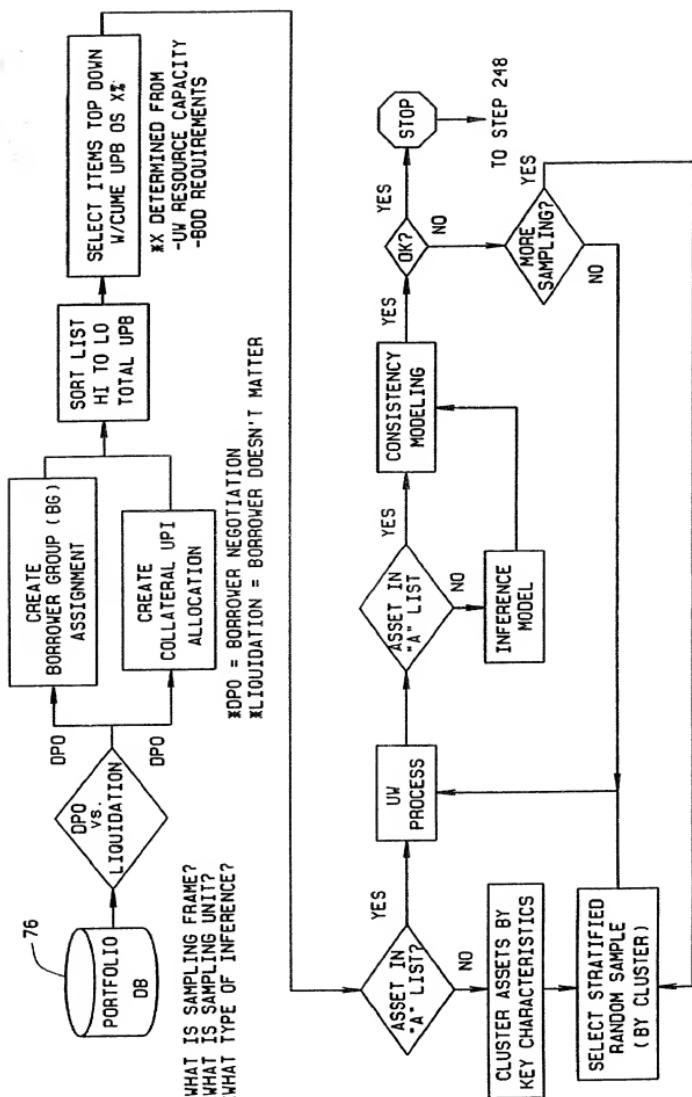


FIG. 10

6 MODELS BUILT:MODELS DIFFER BY WHICH VARIABLES USEDXW ASSETS GET THE MINIMUM ERRORPREDICTION (ACTUAL-PREDICTED)VARIABLES USED

	LAND AREA	BLDG AREA	OLD APPRAISAL	GEN 1 PREDICTED CURRENT APPRAISAL	GEN 1 PREDICTED REALIZED PRICE	PROPERTY TYPE	LOCATION	-BY- COM/RES GROUP (CLUSTER)
1	X	X	X	X	X	X	X	X
2	X	X	X	X	X	X	X	X
3	X	X	X	X	X	X	X	X
4	X	X	X	X	X	X	X	X
5	X	X	X	X	X	X	X	X
6	X	X	X	X	X	X	X	X
7	X	X	X	X	X	X	X	X
8	X	X	X	X	X	X	X	X
9	X	X	X	X	X	X	X	X
10	X	X	X	X	X	X	X	X
11	X	X	X	X	X	X	X	X
12	X	X	X	X	X	X	X	X
13	X	X	X	X	X	X	X	X
14	X	X	X	X	X	X	X	X
15	X	X	X	X	X	X	X	X
16	X	X	X	X	X	X	X	X
17	X	X	X	X	X	X	X	X
18	X	X	X	X	X	X	X	X
19	X	X	X	X	X	X	X	X
20	X	X	X	X	X	X	X	X
21	X	X	X	X	X	X	X	X
22	X	X	X	X	X	X	X	X
23	X	X	X	X	X	X	X	X
24	X	X	X	X	X	X	X	X
25	X	X	X	X	X	X	X	X
26	X	X	X	X	X	X	X	X
27	X	X	X	X	X	X	X	X
28	X	X	X	X	X	X	X	X
29	X	X	X	X	X	X	X	X
30	X	X	X	X	X	X	X	X
31	X	X	X	X	X	X	X	X
32	X	X	X	X	X	X	X	X
33	X	X	X	X	X	X	X	X
34	X	X	X	X	X	X	X	X
35	X	X	X	X	X	X	X	X
36	X	X	X	X	X	X	X	X
37	X	X	X	X	X	X	X	X
38	X	X	X	X	X	X	X	X
39	X	X	X	X	X	X	X	X
40	X	X	X	X	X	X	X	X
41	X	X	X	X	X	X	X	X
42	X	X	X	X	X	X	X	X
43	X	X	X	X	X	X	X	X
44	X	X	X	X	X	X	X	X
45	X	X	X	X	X	X	X	X
46	X	X	X	X	X	X	X	X
47	X	X	X	X	X	X	X	X
48	X	X	X	X	X	X	X	X
49	X	X	X	X	X	X	X	X
50	X	X	X	X	X	X	X	X
51	X	X	X	X	X	X	X	X
52	X	X	X	X	X	X	X	X
53	X	X	X	X	X	X	X	X
54	X	X	X	X	X	X	X	X
55	X	X	X	X	X	X	X	X
56	X	X	X	X	X	X	X	X
57	X	X	X	X	X	X	X	X
58	X	X	X	X	X	X	X	X
59	X	X	X	X	X	X	X	X
60	X	X	X	X	X	X	X	X
61	X	X	X	X	X	X	X	X
62	X	X	X	X	X	X	X	X
63	X	X	X	X	X	X	X	X
64	X	X	X	X	X	X	X	X
65	X	X	X	X	X	X	X	X
66	X	X	X	X	X	X	X	X
67	X	X	X	X	X	X	X	X
68	X	X	X	X	X	X	X	X
69	X	X	X	X	X	X	X	X
70	X	X	X	X	X	X	X	X
71	X	X	X	X	X	X	X	X
72	X	X	X	X	X	X	X	X
73	X	X	X	X	X	X	X	X
74	X	X	X	X	X	X	X	X
75	X	X	X	X	X	X	X	X
76	X	X	X	X	X	X	X	X
77	X	X	X	X	X	X	X	X
78	X	X	X	X	X	X	X	X
79	X	X	X	X	X	X	X	X
80	X	X	X	X	X	X	X	X
81	X	X	X	X	X	X	X	X
82	X	X	X	X	X	X	X	X
83	X	X	X	X	X	X	X	X
84	X	X	X	X	X	X	X	X
85	X	X	X	X	X	X	X	X
86	X	X	X	X	X	X	X	X
87	X	X	X	X	X	X	X	X
88	X	X	X	X	X	X	X	X
89	X	X	X	X	X	X	X	X
90	X	X	X	X	X	X	X	X
91	X	X	X	X	X	X	X	X
92	X	X	X	X	X	X	X	X
93	X	X	X	X	X	X	X	X
94	X	X	X	X	X	X	X	X
95	X	X	X	X	X	X	X	X
96	X	X	X	X	X	X	X	X
97	X	X	X	X	X	X	X	X
98	X	X	X	X	X	X	X	X
99	X	X	X	X	X	X	X	X
100	X	X	X	X	X	X	X	X

MODEL "WEIGHTS":*EACH CELL IS COUNT OF TIMES THE MODELPRODUCED BEST PREDICTION FOR UW ASSETS*DETERMINES WEIGHTS FOR AVERAGING PREDICTIONS FOR NON-UW ASSETS

	MODEL 1	MODEL 2	MODEL 3	MODEL 4	MODEL 5	MODEL 6	SUM
1	13	13	13	8	8	32	32
2	29	25	29	24	19	19	148
3	2	15	11	13	8	8	53
4	4	7	9	13	23	23	59
5	1	5	10	4	12	12	51
6	16	13	11	15	21	21	66
7	29	22	29	24	19	19	150
8	8	4	1	12	14	14	51
9	9	10	15	19	19	19	59
10	16	5	20	2	2	2	54

256 COURT AUCTION COMMERCIAL TOTAL256 COURT AUCTION RESIDENTIAL TOTAL256 MARKET VALUE COMMERCIAL TOTAL256 MARKET VALUE RESIDENTIAL TOTAL256 F I G . 1 1 1 TOTAL164248 BUILD MODELS11/14

VARIABLE	CATEGORY/VALUE RANGE	ENCODING SCHEME
LOAN SECURED	(YES, NO)	YES = 1, ELSE = 0
LOAN TYPE	(REVOLVING, NON-REVOLVING)	REVOLVING = 1 ELSE 0
LAST PAYMENT	(0, 250 MM)	0 IF LAST PAYMENT = 0 ELSE 1
NOTICE OF DEFAULT SENT		PRIOR TO JUN 97 EQUALS 1 ELSE 0
ORIGINAL MATURITY DATE		PRIOR TO JUN 97 EQUALS 1 ELSE 0
SYNDICATED LOAN	(YES, NO)	YES = 1, ELSE = 0
LOAN GUARANTEED	(YES, NO, NAV)	YES = 1, ELSE = 0
COLLECTION SCORE	(0, 1)	
LIEN POSITION	(-1, 0, 1)	1 IF LIEN POSITION = 1 ELSE 0
CURRENT UPAI BALANCE/ORIGINAL BALANCE	(0, 2.9)	NORMALIZED TO (0, 1)
LAST PAYMENT TO INTEREST/LAST PAYMENT	(0, 1)	

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FIG. 12

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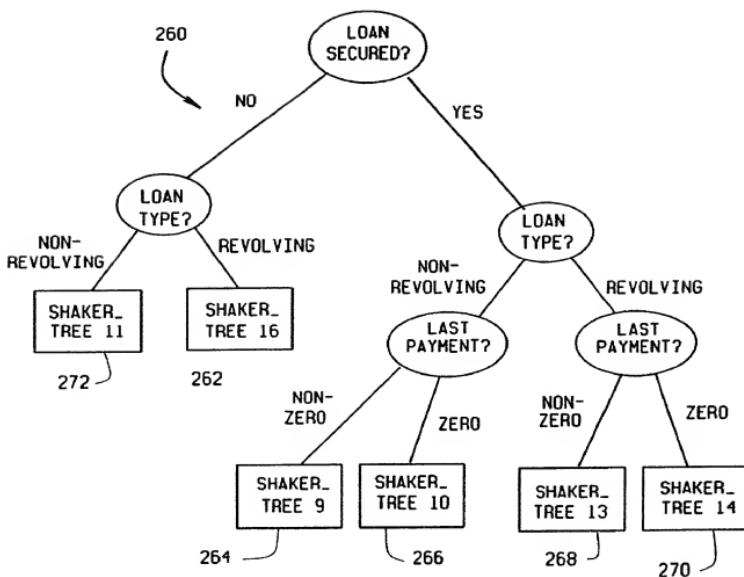


FIG. 13

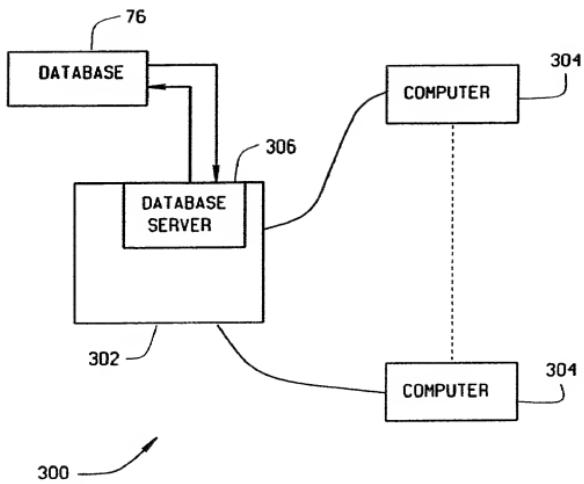


FIG. 14

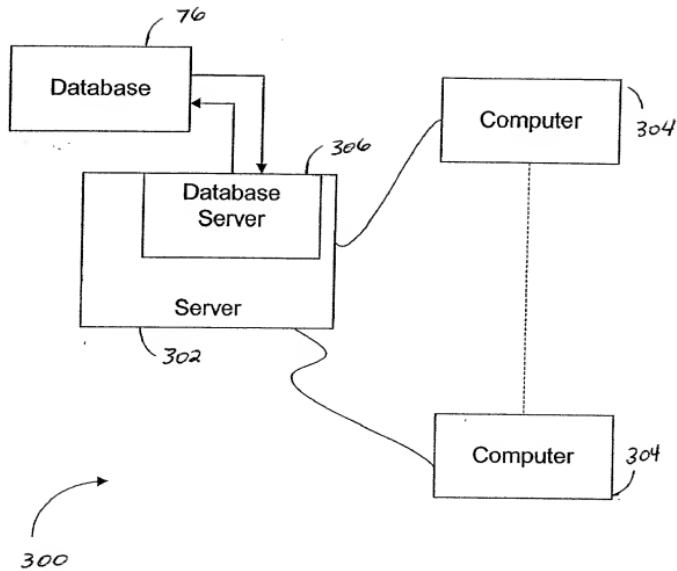
~~Figure 9~~

FIG. 14